

Information to identify the case:					
Debtor 1	<u>Kimberly A. Primorac</u>			Social Security number or ITIN	<b>xxx-xx-5172</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-22023-CMB</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly A. Primorac

8/13/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kimberly A. Primorac  
Debtor

Case No. 16-22023-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 13, 2021

User: aala  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db	+ Kimberly A. Primorac, 73 Rosamond Street, Mc Kees Rocks, PA 15136-2959
14251353	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14238453	Borough of McKees Rocks, c/o Jason J. Leininger, Esq., Portnoff Law Associates, Ltd., 1000 Sandy Hill Road, Ste 150, Norristown, PA 19401
14266707	+ Borough of McKees Rocks, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14261702	+ Borough of McKees Rocks/Sto-Rox SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14238455	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
14238454	+ Christopher A. DeNardo, Esq., 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14238456	+ Creditech, PO Box 99, Bangor, PA 18013-0099
14997821	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14238460	+ Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094
14238461	+ Ohio Valley General Hospital, 25 Heckel Road, Mc Kees Rocks, PA 15136-1694
14238462	+ Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988
14238464	++++ SERVICE PROTECTION GROUP, PO BOX 494, PORTSMOUTH NH 03802-0494 address filed with court:, Service Protection Group, PO Box 509, Portsmouth, NH 03802
14276129	+ U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
15140105	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
14238465	+ Vengroff, Williams & Associates, Inc., PO Box 4155, Sarasota, FL 34230-4155

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14288226	EDI: AIS.COM	Aug 14 2021 03:18:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

District/off: 0315-2

User: aala

Page 2 of 3

Date Rcvd: Aug 13, 2021

Form ID: 3180W

Total Noticed: 24

14312642	+ Email/Text: kburkley@bernsteinlaw.com	Aug 13 2021 23:13:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14238458	+ EDI: NHCLLC.COM	Aug 14 2021 03:08:00	National Hospital Collections, 16 Distributor Drive, Ste 2, Morgantown, WV 26501-7209
14238459	+ Email/Text: Bankruptcies@nragroup.com	Aug 13 2021 23:13:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14238463	EDI: PRA.COM	Aug 14 2021 03:18:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14238466	+ EDI: VERIZONCOMB.COM	Aug 14 2021 03:08:00	Verizon, 500 Technology Drive, Ste 550, Saint Charles, MO 63304-2225

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of McKees Rocks
cr		Duquesne Light Company
cr		Land Home Financial Services, Inc.
cr		NATIONSTAR MORTGAGE, LLC
cr		Sto-Rox School District
cr		U.S. Bank National Association, not in its individ
cr	*	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
14251354	*	Borough of McKees Rocks, c/o Jason J. Leininger, Esq., Portnoff Law Associates, Ltd., 1000 Sandy Hill Road, Ste 150, Norristown, PA 19401
14251356	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, Revenue Recovery, PO Box 2318, Columbus, OH 43216
14251355	*+	Christopher A. DeNardo, Esq., 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14251357	*+	Creditech, PO Box 99, Bangor, PA 18013-0099
14251358	*+	McKees Rocks Dental, 757 Chartiers Ave, Mc Kees Rocks, PA 15136-3622
14251359	*+	National Hospital Collections, 16 Distributor Drive, Ste 2, Morgantown, WV 26501-7209
14251360	*+	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14251361	*+	Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094
14251362	*+	Ohio Valley General Hospital, 25 Heckel Road, Mc Kees Rocks, PA 15136-1694
14251364	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14251363	*+	Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988
14251365	*++++	SERVICE PROTECTION GROUP, PO BOX 494, PORTSMOUTH NH 03802-0494, address filed with court:, Service Protection Group, PO Box 509, Portsmouth, NH 03802
14251366	*+	Vengroff, Williams & Associates, Inc., PO Box 4155, Sarasota, FL 34230-4155
14251367	*+	Verizon, 500 Technology Drive, Ste 550, Saint Charles, MO 63304-2225
14238457	##+	McKees Rocks Dental, 757 Chartiers Ave, Mc Kees Rocks, PA 15136-3622

TOTAL: 6 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala

Page 3 of 3

Date Rcvd: Aug 13, 2021

Form ID: 3180W

Total Noticed: 24

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X bnicholas@kmlawgroup.com
James R. Wood	on behalf of Creditor Borough of McKees Rocks jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jeffrey R. Hunt	on behalf of Creditor Borough of McKees Rocks jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Sto-Rox School District jhunt@grblaw.com cnoroski@grblaw.com
Kevin Scott Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com, logsecf@logs.com
Lisa Cancanon	on behalf of Creditor Land Home Financial Services Inc. lisac@w-legal.com, Llombardi06@law.du.edu
Michael C. Eisen	on behalf of Debtor Kimberly A. Primorac attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10